

MARCUS C. MARSDEN, JR.
ATTORNEY AT LAW

May 5, 2008

Metropolitan Life
Attn: Legal Department
700 Quaker Lane
Warwick, RI 02887

Re: First National, Ltd., Creditor
Policy/Claim Number: 906 330 155 UL
Insured: Peggy Goodman
Amount Due: \$ 9702.20

2008 MAY 16 AM 8:46
LAW DEPT.
RECEIVED
SECURITY DIV.

To Whom It May Concern:

I have been retained by First National, Ltd. to collect the debt described above. Upon receipt of the assignment from the policy beneficiary, my client contacted your office and spoke with an employee of your company who advised, among other things, the identity of the beneficiary and that the policy was in full force and effect. During that conversation your employee confirmed with my client the policy number, the date of the policy, that the assignment amount was within policy limits, the identity of the beneficiary, and that the assignment would be accepted. As you know, my client properly obtained an assignment from the insured and/or beneficiary and submitted a proof of claim along with the Standard Claim Form and certified Death Certificate.

As a result of your employee's representations that the policy was in full force and effect, my client forwarded to Carter Funeral Chapel the sum of \$ 9702.20. As of today, the amount owed is \$ 9702.20. Demand is now made for payment of the debt. Because of the necessity of retaining this firm to collect this debt, payment in the additional amount of \$ 500.00 as attorney's fees must also be tendered at this time. Direct your payments to this office. Additional interest or other charges may accrue on this debt.

I have been instructed to make only one demand for payment. If your payment is not forthcoming and if no arrangements are made to satisfy the debt, I will proceed with immediate suit against you to collect this debt by all lawful means and through all remedies available at law. I trust, however, that this will not be necessary.

You must deal with this situation now. Please call me immediately on receipt of this letter so we can discuss an amicable resolution of this matter. If I have not heard from you within ten (10) days from the date of this letter, I will recommend to my client that suit be filed and that additional attorney's fees and court costs, in addition to the principal of the debt, be recovered from you.

If you have any questions, please do not hesitate to call or write.

Sincerely,



Marcus C. Marsden, Jr.

MCM/

cc: Client

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